



2002-2004 * 2004-2006 * 2006-2008 * 2008-2010 * 2010-2012

GOVERNOR'S GOLD SEAL AWARD

FOR EXCELLENCE IN LONG-TERM CARE

OUR MISSION

TO PROVIDE: A wide range of quality, cost effective elder care services in residential, outpatient and community based settings.

TO CREATE: A comfortable, caring and dignified home for the frail elderly serving both rich and poor with excellence.

TO SERVE: People of all faiths, while maintaining an environment supportive of Jewish identity and informed by Jewish values.

TO ACT: As a valuable educational resource in elder care for the entire community.



SOME WORDS | Letters From Our Leadership

Ronald Elinoff

President, River Garden Holding Company

In one's lifetime, we are blessed to be able to have memories of joyful occasions. One such occasion was November 17, 2010 when River Garden received the Governor's Gold Seal Award for Excellence in Long-Term Care for the fifth time. Of 670 nursing homes in the state, we are the only not-for-profit home that has accomplished this. The Gold Seal Award is a wonderful way to be recognized by the State of Florida, but we are who we are regardless of awards. We have a mission (refer to page 2) that we believe in, and with our outstanding administration, employees, volunteers and board members, we work hard to achieve

The economy has been a hardship for many individuals and for revenue sources that fund us. We are dealing with a new governor and legislature that promise to reduce spending. We anticipate that on July 1, 2011 we will have Medicaid reimbursement reduced by at least 7 percent. We will see to it that regardless of funding sources, the quality of care will not be compromised.

As we have always tried to look ahead, on January 30, 2011, we had our groundbreaking for our expansion and remodeling. By next year, we will be

able to increase our ability to serve the community through expanded outpatient services.

I will close by relating a visit I had with a resident. She has lived in Jacksonville for many years. When I met with her, she told me that she had reached a time in her life that she was no longer able to live as she had been. She realized that both physically and mentally she was compromised and that she knew she was in the perfect place for her needs.

We have a jewel in our community that we will continue to polish. It will not lose its luster.

Thank you for the privilege of serving as President of the River Garden Holding Company.

Janis Fleet

President, River Garden Hebrew Home

What an honor I had on November 17 to accept River Garden's fifth consecutive Gold Seal Award for Excellence in Long-Term Care. As President of the Home's Board of Directors, I was privileged to accept the award on behalf of a proud community of residents, staff, volunteers, supporters, and board members. Many board presidents never have had the opportunity to accept one Gold Seal award. I have

been lucky enough to accept this prestigious award twice during my term as president.

We are living through very difficult and challenging times. Our economy is struggling and people are hurting. There is no question that over these next years, difficult decisions are going to have to be made around how we go about sustaining and nurturing a civil society. I want you to know that River Garden's board, along with the caring community that supports our work, is firmly committed to remaining focused on our mission of elder care programming to the frail elderly in our community. We will continue to advance and affirm the values that have sustained this agency for the last 65 years – values where "everybody is a somebody" and that continues to honor the lives of everyone entrusted to our care.



2010 Supporters

River Garden is proud that in 2010 more than 1360 friends made donations to the Home. Outstanding community and family support is one of the reasons for the extraordinary growth at River Garden. The unparalleled success of the annual River Garden Foundation Gala, the annual River Garden Classic Golf Tournament, and our annual Giving Benefactors Society has also provided us with a new avenue of donors, helping to increase our base of community

recognition and support. The generosity of donors, individuals, families, businesses and foundations make possible the fulfillment of the mission that affirms proper, loving care for older people our priority. Our donors choose many avenues for giving. They give through cash gifts, stocks and securities, assignment of life insurance, charitable gift annuities and bequests. We are proud to partner with the Jacksonville Jewish Foundation and other local Jewish agencies in the

Create a Jewish Legacy program and encourage all our donors to consider us as well as any other Jewish agency in Jacksonville when considering your estate planning. River Garden is thankful for all our giving friends. We thank the following 2010 donors to River Garden/Wolfson Health & Aging Center and to the River Garden Foundation with deepest gratitude. Thank you for choosing to be a part of our "Caring Community."

3X1

A FANTASY IN FLOWERS
A-1 COIN & STAMP GALLERY

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Ms. Carlie Abersold

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Mr. & Mrs. Anthony Adelson

Ms. Stephanie Adler Dr. & Mrs. Philip Adler



physicians, pharmacists, therapists, social workers, activities professionals, dieticians, environmental services, plant operation and food service departments. I take pride as board president when someone in the community tells me of the excellent care that the River Garden staff has provided their loved ones. Our staff is supplemented by a team of over 100 volunteers and an active Auxiliary that contributes to our success.

Being President of the Board of River Garden for the past three years has been an honor and a privilege. I want to thank the staff for all their support during my term. Representing River Garden and the Association of Jewish Aging Services (AJAS) in Washington, DC on health care issues and accepting two Gold Seal awards were truly highlights of my term. I want to thank Marty for including me on the DC trip, for all he does every day at River Garden, and his support for me during my term.

Barbara Safer

President, River Garden Auxiliary

The River Garden Auxiliary completed another successful year in our mission of giving financial support to River Garden as well as enhancing the lives of the residents. As a volunteer group, each dollar raised by the Auxiliary is used within the River Garden community. Our fund-raising projects include Tombola, Quarters Project, Tree of Life and 5th Commandment plaques for recognitions, celebrations or memorials, used book collection, our well-stocked gift shop, our annual Donor Luncheon and our Special Event in the spring.

The residents are always welcome at our entertaining luncheons. Flashing necklaces for Hanukkah, roses for Mother's Day, a belly dancer for Father's Day, giving every new resident a handmade lap robe — we're always doing something to make life at River Garden special.

The River Garden Auxiliary is an integral part of the River Garden community and proudly shares in the recognition of receiving the Governor's Gold Seal Award. It has been a great personal privilege for me to serve as president of this organization the past two years, and a pleasure to work with the Auxiliary board and the Home's professional staff. We all work toward the same goal to maintain River Garden's standard of excellence in long-term care.

Donald Romo

President, The Coves

I am happy to report that the Holding Company board has approved our plans of expanding The Coves conference room area into a clubroom creating a much needed space for members to gather for recreational and social events. We expect the project to be completed prior to the end of 2011.

Upon completion of the construction of the clubroom, the dining room will be refurbished and will be used exclusively for meals, receptions, etc.

During this year, we instituted additional amenities for residents of The Coves including check cashing service Monday through Friday, and the sale of postal stamps. We are working on an agreement with a grocery store to enable items to be ordered with River Garden staff providing pickup service.

Stacie Wilf

President, River Garden Foundation

We are very excited to report that our capital campaign is well under way. This project will fund the addition of 10,000 square feet, enabling us to enhance services including our outpatient therapy and adult day care programs and update the existing facility. Under the leadership of Susan DuBow and Sandy Zimmerman, Capital Campaign Co-Chairs, and David and Linda Stein, Honorary Chairs, we are confident the community will join us in keeping

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River Garden the leader in elder care in the southeast by supporting this important project!

The Foundation continues its mission to provide financial support to the Home by supplementing the budgetary deficit resulting from reimbursement cuts on the state and federal level. Through the strong guidance of Kathy Osterer, the Director of Development, and the exceptional support staff, the River Garden Foundation inspires a myriad of volunteers and donors to do that and more.

This year's 18th Annual River Garden Gala, Celebrating the Chai Life, continued the tradition of excellence. Co-Chairs Judi Greenhut and Gaye Sager welcomed over 450 guests who were treated to an elegant and fun filled evening of fabulous food, drinks, dancing and entertainment. This year River Garden is grateful and proud to have partnered with SunTrust Bank as Premier Gala sponsor, helping us to raise more than \$180,000 for our residents.

We are very grateful to U.S. Trust Bank of America Private Wealth Management for being our title sponsor of our 14th Annual River Garden Golf Classic, and Blue Cross and Blue Shield of Florida for sponsoring the Community Forum Series. These wonderful events provide major financial support to the Home while creating many new friendships. We are also grateful to the River Garden Auxiliary for their steadfast support of everything at River Garden and are proud to be a beneficiary agency of the Jewish Federation of Jacksonville.

Without a strong board, staff, dedicated volunteers and donors, we would not be able to continue delivering outstanding service and care to the elderly in our community. I am honored to be a part of this organization that so lovingly provides such a vital service to our community with the highest degree of excellence.

Martin A. Goetz

CEO, River Garden Holding Company

As River Garden celebrates its 65th anniversary, we continue preparing for the future of elder care programs and services in our Jewish community. Over the next 20 years, almost 80 million "baby boomers" will transition to "senior boomers" and the cumulative effect this "age tsunami" will place on our nation's health care system will be felt for generations. As the future unfolds, we are actively structuring ourselves to remain responsive and relevant to meeting elder care needs through enhanced and expanded home and community based programs and services. With ground now broken on a new 10,000-square-foot addition creating new outpatient facilities, we collectively reaffirm the mission of our founders, "The Ladies Hebrew Sheltering Aid Society" as we continue to bring honor to the 5th Commandment. We also continue moving forward with the refurbishment of our now 21-year-old nursing facility and a capital campaign that makes it possible for us to retire the additional debt that has been created as we prepare River Garden for the future.

With the awarding this past November of its fifth consecutive "Florida Governor's Gold Seal Award for Excellence in Long-Term Care," River Garden stands alone as the only freestanding skilled nursing facility in the state to have been so recognized. The Gold Seal Award is a collective honor made possible by the care and caring of a faithful community that remains focused on doing the right thing for the frail at-risk elderly.

Janis Fleet completes a three (3) year term as President of River Garden Hebrew Home and turns the gavel over to Mark Lodinger. Janis is

an outstanding board leader and during her presidency has played an invaluable role in helping us prepare for the future. Janis' excellence has not gone unnoticed on the national scene. In March 2011, she joins the Association of Jewish Aging Services of North America (AJAS) as a member of its governing board. AJAS is our national



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association representing 115 not-for-profit Jewish elder care communities throughout North America.

Ron Elinoff continues as President of our Holding Company; Don Romo continues as President of The Coves; Stacie Wilf continues as President of River Garden Foundation; and Barbara Safer continues as President of the Auxiliary through May 2011 when she will turn her gavel over to Karen Backilman. All of us owe a debt of gratitude to these leaders and their boards, all of whom work tirelessly in behalf of the community.

This past April we lost a long-standing community leader, Ms. Minnie Schreiber. As a past board president and the dean (senior member) of our boards, Minnie was the unquestioned leader all of us looked to and relied upon. This past year, the Jewish Federation of Jacksonville honored Minnie posthumously by awarding her the "Joe P. Safer" Community Service Award, the most prestigious service award given in the Jacksonville Jewish community. Minnie and Joe P. were friends and I have to believe that he would have been honored for Minnie to receive the award named in his honor. Minnie's memory will forever be a blessing upon River Garden and our community.

I hope you enjoy reading our 2010 annual report to the community.

GOLD SEAL

On November 17, 2010 River Garden received its fifth consecutive Governor's Gold Seal Award for Excellence in Long-Term Care during an award presentation ceremony held at the Home. Dr. Ronald Elinoff, President of the River Garden Holding Company spoke to the standing room only audience. He said, "For 65 years, River Garden has been focused on its vision and values. Awards are wonderful. But, excellence is in our DNA. It is what we are all about. This is our job. This is our Mission. This is what we do and will continue to do in

the future."

River Garden was the only freestanding nursing home in the state of Florida to achieve this honor. In presenting the award, the Honorable Elizabeth Dudek, Secretary of State of Florida Agency for Health Care Administration said, "Everybody should be thankful for a facility like River Garden who sets the example for the nursing home industry."

Janis Fleet, President of the Home, was honored to accept the award on behalf of River Garden's board. She said, "We are privileged to have a caring staff who believe that everybody is a somebody."



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GOVERNOR'S GOLD SEAL AWARD

FOR EXCELLENCE IN LONG-TERM CARE

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BUILDING FOR THE FUTURE

In January 2009, at River Garden's strategic board retreat, its leadership identified the growing need for community outreach services. A vision was born. By the end of 2009, plans were being developed for a new 10,000-square-foot addition that would include the River Garden Therapy Center Pavilion and a new Adult Day Care and Activities Pavilion. At the same time our medical clinic and pharmacy would be expanded and the now 21-year-old nursing home was to be refurbished and updated.

At the start of 2010, the vision was in place; however, all of the work, from concept to creation, to selecting architects to acquiring capital financing, and selecting leadership for the capital campaign, remained to be done. As in the previous 65-year history of River Garden, board and community members stepped forward to make the vision a reality. Sheldon

This place is filled with healing and hope. Everyone has been a blessing."

- Ruth Ann Sollman

Gendzier chaired Master Planning, Ed Grenadier chaired refinancing of our campus debt and Cindy Demri chaired the feasibility study. Stacie Wilf continues to lead the River Garden Foundation as it moves forward with the \$7 million dollar capital campaign which will cover the cost of this project. Susan DuBow and Sandy Zimmerman are Co-Chairs of the Campaign; Linda and David Stein are the Honorary Chairs.

Stellar Group, a Jacksonville design-build firm, was chosen for this expansion and renovation to River Garden. DesignMind Studios, LLC, a Jacksonville interior design firm, was engaged to work with Stellar and River Garden in the project.

Capital financing through SunTrust Bank was acquired to finance the project. We look to a successful capital campaign so that we can retire the additional debt being incurred to finance the project. In September, Beth Wolpoff was hired as Capital Campaign Coordinator.

Groundbreaking for the addition and renovation took place on January 30, 2011. River Garden and its community are once again "Building the Future – Together."

OF SPECIAL NOTE

- River Garden once again was rated as a 5 Star community by the Florida Agency for Healthcare Administration (AHCA) & Centers for Medicare and Medicaid Services (CMS) following a perfect 2010 state inspection of the Home.
- River Garden Classic Golf Tournament under the leadership of Co-chairs Mark Lodinger & Michael Price raised \$84,646.00 to help fund The Albert Z. Fleet Geriatric Training Center which trains certified nursing assistants (CNAs).
- River Garden volunteers helped prepare 420 (kosher) Christmas meals through the Holiday Mitzvah program for delivery to homebound seniors. The cost of the meals was underwritten through a generous grant by Gray-Robinson, PA.
- Volunteers donated more than 21,500 hours to help residents and staff wherever needed.
- The River Garden website www.rivergarden.org was reconstructed to stay current with technology and to best reflect the River Garden System of Elder Care Programs and Services.

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COMMUNITY OUTREACH SERVICES

The impact of the Community Outreach Services provided by the River Garden System of Elder Care Services can best be understood through the words of the families of the clients who used the services in 2010. Mara Greg Moore, daughter of a day care client wrote:

"Having my father in the Adult Day Program at River Garden has allowed me to have several hours a week to myself to do things that I wouldn't be able to otherwise. Most importantly, I am not worried about my father during this time, as I know that he is safe, his mind is stimulated

> and he is treated with the respect and dignity that he deserves.

What good is having free time to me if I cannot have peace of mind during it? At River Garden's A.D.P. I have this and that is the best gift I could ask for."

Andrea Clark, the daughter of Hank and the late Jackie Knebes, also wrote a letter to Sue Krall, ARNP, PhD, the Director of Community Clinical Services. Part of her letter reads as follows:

"Shortly after my parents arrived at The Coves, my Mother was diagnosed with advancing dementia per Mayo Clinic. I became aware of the Home Care Program at The Coves as well as your services* to visit and assess my Mother on a monthly basis. As a nurse who has spent her entire career in the care of the elderly, the level of your expertise and experience with dementia as you worked with my Mother, and often my Dad, became invaluable to me and our family. My nursing position requires a great deal of travel

Thank you from myself, and my family for being with us 'every step of the way.'

- Andrea Clark

and knowing that you and your team were a call away was a huge comfort. As Mother's dementia advanced she was in the Adult Day Care program...The past 12 months Mother received care from the nursing assistants in your program which allowed my Mother to stay in their home.

The end of September, my Mother began having increasing health issues, and when her care needs could no longer be cared for at home, with your help, Sue, a smooth transition was made to Baptist South Hospital, and then River Garden Nursing Home. The transition of care that occurred were seamless because of the excellent Home Care Program provided and continued support from you, Sue, as Mother became a River Garden resident. The Coves and River Garden provided my Mother with a continuum of care that was seamless, and provided her with safety, comfort and compassion in her final weeks of life. Thank you from myself, and my family, for being with us 'every step of the way'."

(Jackie and Hank Knebes were able to live independently at The Coves for almost five years)

In addition to the expansion of the Adult Day Care Program/Activities Center, the new Therapy Center Pavilion at River Garden will allow the Community Outreach programs to better meet the growing needs of the aging Boomer population.

*Through the River Garden Home Health Agency

Ms. Helene Edwards
Mr. & Mrs. Jeffrey R. Edwards
Ms. Lynda Proffitt Edwards
Ms. Mary Edwards
Dr. & Mrs. Barry L. Efron
Ms. Gloria Einstein &
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EDUCATION

The Geriatric Training Center Renamed

This past year the Geriatric Training Center at River Garden was endowed through a generous gift by the Albert Z. Fleet Trust. On September 10, the Center was renamed The Albert Z. Fleet Geriatric Training Center at River Garden in honor of Albert Z. Fleet, Louis and Florence Fleet, and Sol and Leah Janow.

At the dedication, trustee Robert Fleet said, "The decision to make River Garden the primary beneficiary of the Albert Z. Fleet Trust was an easy one...The mission of the Geriatric Training Center, established in 1995, is to give the training needed for individuals to provide assistive health care in a courteous, competent, compassionate and caring manner. To the trustees, endowing the Geriatric Training Center seemed like a way to help ensure that River Garden has the type of future caregivers that Albert appreciated and wanted to remember."

CEO of River Garden Martin Goetz said, "We are very grateful to the Albert Z. Fleet Trust for this generous and thoughtful gift. It will play a major role in helping to secure the future of the school for generations to come."

Red Coat Ride Out Grant

The "Red Coat Ride Out," part of THE PLAYERS Giving Back Month, is an annual event of THE PLAYERS Championship. At this time, the tournament's past chairmen — the Red Coats — present grants to First Coast charities. On November 1, amidst much excitement, the Red Coats arrived at River Garden and presented a \$25,000 check to The Albert Z. Fleet Geriatric Training Center.

First Vice Chairman of THE PLAYERS, Curtis Hazel said, "You would be very hard pressed to find another agency or non-profit in town that has made better use out of the resources that have been made available to it. You can look at the past success and know what to expect in the future."

River Garden CEO Martin Goetz said, "Everyone at River Garden appreciates the support of our friends at THE PLAYERS Championship. Without it,

we could not afford to offer low tuition to our students and house the school on our campus." Definitely 5 Star.
-Bernie Simms



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THE COVES Independent Living

The Coves gives new meaning to independent retirement living. Comfort, convenience, pleasure, and peace of mind are what it offers. The Coves' activities calendar provided a myriad of choices for even the most discriminating member.

These included adult education classes such as "Healthy Living for Seniors Series" to "Learning How to Skype," monthly birthday parties, and

> even a Mystery Theater event. Plans were completed for a large new clubroom to be



The Coves bus was busy taking members out to lunch, to medical appointments, shopping and on excursions. They especially enjoyed seeing the Radio City Rockettes. Some residents even went on a cruise to the Bahamas!

Approximately 95 percent of The Coves residents took advantage of River Garden programming in 2010 by either receiving community outreach services, attending activities, volunteering, enjoying meals at the Baker deli/café or just hanging out at the Home. Administrator Margaret Davis, said, "2010 was a very busy year at The Coves. Members were busy and very happy to be here."

The staff is amazing, friendly, kind and caring. The building and grounds are immaculate. You do an outstanding job and I am verv grateful.

- Marianne Johnston

CHAPLAINCY

Rabbi Mark Wieder is the chaplain of River Garden. The position of chaplain is multi-faceted. The recognition that healing of the body alone is not enough; that mental, emotional and spiritual needs must be addressed. The chaplain, as a member of the clinical team, works with doctors, nurses, social workers, activities coordinators, aides, and housekeepers to create an environment in which a refuah shleima, a comprehensive healing, can take place. The chaplain's role extends not only to residents, but to families and staff members as well.

Through religious and cultural programming, whether from the rabbi, staff or outside sources, our goal is to remember that part of River Garden's mission is to serve people of all faiths while maintaining an environment supportive of Jewish identity and informed by Jewish values. Many residents and staff members are not Jewish, and though they often enjoy learning about Judaism, their spiritual needs and religious traditions must receive support and attention. Thus the chaplain has the opportunity to be a liaison with the larger community. The chaplain's programming and counseling work also extend to members and staff of The Coves.

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RESIDENT | Highlights

B'nai Mitzvah at River Garden

More than 20 senior b'nai mitzvah students helped lead a very special Shavuot service on May 19. Some female residents had never before been called to the Torah. Others renewed their commitment to Judaism. Non-Jewish participants offered readings. The service mingled new melodies with old favorites, as residents shared prayers studied over 14 sessions. Rabbi Wieder discussed the Book of Ruth as contrasted with the 1960 movie "The Story of Ruth" shown the previous evening, with a delicious cheesecake intermission.

Rabbi Wieder had his tallit (prayer shawl) stretched over participants, offering the threefold priestly benediction: "May the Eternal bless you and protect you; may the Eternal's face give light to you, and show you favor; may the Eternal's face be lifted toward you, and bestow peace upon you." To each of which the congregation responded, "ken yehi ratzon—may it be God's will."

Great atmosphere and a fun place for residents.

Arthur Bialik Receives Medals

On January 15, 2010, Arthur Bialik, World War II veteran and River Garden resident, was awarded three medals for his service in the U.S. Navy more than 60 years ago. The occasion also marked his 85th birthday.

The awards presentation was held in the Cohen Auditorium and was attended by over 100 people. Bialik discharged from the Navy in 1946, having served as a gunner on an aircraft carrier in World War II. He never received the medals due to him for his service. "It's not unusual for us to find out people didn't receive their awards that they were authorized," Captain F. Matthew Straughan, Chief of Staff Navy Region Southeast, said. "Because they'd rather get home than to wait around to fill out the paper work."

Sixty-five years later, as Mr. Bialik recuperated from a stroke, his wife and children applied for the medals. With help from Congressman Ander Crenshaw, the medals soon arrived in Jacksonville.

Captain Straughan presented the European-African-Middle Eastern Campaign Medal with one star, the American Theater Medal, and the World War II Victory Medal to Mr. Bialik.



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Thank you to Dorothy Verstandig for her editorial contributions to this annual report.

Special thanks to the Harry and Jeanette Weinberg Foundation for its continued support of River Garden Hebrew Home.

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RIVER GARDEN SYSTEM | Financial Review

In 2010 River Garden Home provided 62,669 days of care to 600 individuals in one of River Garden's three program settings: Traditional Care, Sheltered Care and Short Stay Rehabilitative Care. We also served 19 individuals in our Adult Day Care Program. There were 403 admissions of which 371 were for short stay rehabilitation and skilled nursing care. Average occupancy was 95%. The Coves operated at 98% occupancy. The River Garden Foundation raised funds to support the system through two major events: The Foundation Gala and the River Garden Classic Golf Tournament.

It cost \$18,300,000 for River Garden Home's daily operations, an increase of 2% over 2009. Depreciation, amortization of bond issuance costs, and a state of Florida "Quality Assessment Fee" added \$1,600,000 to what are normally considered operating expenses totaling \$19,900,000. In addition there were \$200,000 in capital expenditures and \$480,000 in bond principal payments.

Approximately 65% of our expense went toward employing a full-time equivalent staff of 350 and for contract services.

The Home's Resident Care Services (Home Health Care) program continued to perform well in 2010. The program provides case management and support services to The Coves members as well as to individuals continuing to reside in their own homes in the community. At any given time approximately 20% of The Coves members are enrolled in one of our home health programs. All operating and financial projections for 2010 were met.

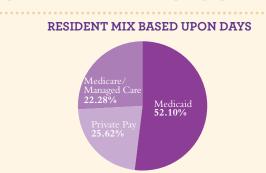
Sources of operating funds included \$18,900,000 from service and other operating revenues, \$344,000 from charitable contributions, \$193,000 from an allocation of the Jewish Federation of Jacksonville and \$180,000 from River Garden Foundation. The River Garden

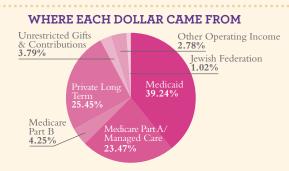
Foundation also contributed \$85,000 for the training of Certified Nursing
Assistants to The Albert Z. Fleet Geriatric
Training Center, which is a not-for-profit post-secondary vocational school and separate entity from the River Garden Home as required by the Florida Department of Education.

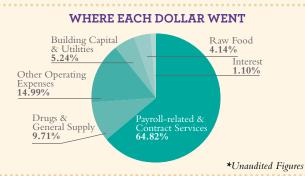
In 2010, available funds including philanthropic income and use of reserves, balanced the budgeted needs of the River Garden Home.

The operating expenses of The Coves were met through rental incomes.

System wide it is important to note that charitable and philanthropic support subsidizes the care of the medically indigent, the Medicaid client who account for over 52% of all resident care given at River Garden.







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